



January 23, 2014

Deadlines for Coverage

Qualified Health Plans (QHP): The deadline for February 1 coverage through a QHP has passed. However, individuals still have until March 31 to purchase coverage through MNsure. Please note the following deadlines for your clients, as they apply to specific coverage effective dates for coverage through a QHP with or without tax credits:

QHP Coverage Effective on March 1: Enroll and pay by Feb. 15.

QHP Coverage Effective on April 1: Enroll and pay by March 15.

Those who enroll after March 15 and before the end of the open enrollment period on March 31 will have coverage effective on May 1.

Medical Assistance & MinnesotaCare: The above coverage deadlines do not apply to those eligible for Medical Assistance or MinnesotaCare.

- **Medical Assistance:** Eligible individuals will be covered for the entire month in which they apply.
- **MinnesotaCare:** Eligible individuals have until the last day of the month for coverage effective the following month. In this case, they have until Jan. 31 to apply for coverage effective Feb. 1. Premium invoices for MinnesotaCare are still delayed for January and February. Once the MinnesotaCare premium bill is received, the client should pay it as soon as possible.

Important Information about March 31 Deadline: Those who do not pay and enroll in health insurance, or do not have health coverage by March 31 may face potential tax penalties under the federal Affordable Care Act.

Eligibility Notices: As we reported last week, due to system issues, consumers began to receive errant paper eligibility notices from MNsure on Jan 3, incorrectly stating that they do not qualify for coverage. We stopped sending these notices as of Jan. 7 to avoid further confusion for consumers. The online notices available to print were also showing incorrect information and we will be turning off this feature in attempt to avoid confusion, until this issue is resolved. We hope to have a system solution in place after this weekend that will resolve this issue. Until then, please proceed as follows to confirm eligibility for coverage:

- **QHP Coverage:** Please call the MNsure Contact Center at 855-366-7873 or the health insurance carrier, directly. Please remember to wait at least 7 business days after a

client has enrolled in a QHP before contacting the carrier to allow time for carrier to receive and process the client's information from MNsure.

- **Medical Assistance or MinnesotaCare Coverage:** Please call the DHS Member Help Desk at 651-431-2670 or 800-657-3672.

Online Enrollment Button Issues: There are some consumers who are experiencing technical issues with completing the online enrollment process in a qualified health plan. We apologize for the inconvenience this has caused and are working hard to secure a system solution to this issue. In the meantime, please report your clients who are having these issues to the contact center.

- **Tip:** To help avoid this type of issue at this time, we recommend that clients complete the entire process in one sitting. This includes completing one's account creation, application, plan choice, enrollment and payment. It could help decrease the time of this entire process by doing some anonymous shopping with your client through MNsure for a plan prior to creating an account and applying.

Income Calculations: It has recently come to our attention that some clients have experienced issues with the income calculation function in the application online. We are investigating this issue at this time and ask that you report any of these issues when identified to the contact center. If you think the calculation is incorrect, you can help your client by correcting the income when prompted by the system.

- **Tip:** For best results, please encourage clients to enter income annually. You can help them with this process by calculating it ahead of time and entering the amount as an annual amount.

Paper applications: We've received several questions regarding the paper application process for applicants. If you have a client who is unable to create an account or having difficulty getting through the eligibility process, a paper application may be a reasonable alternative to the MNsure online process.

- **For those determined eligible for a QHP with premium tax credits:** They will be sent a temporary user identification number and password to use to log into their account online through MNsure. Once they receive this information, they will need to log into their account and update their password. They will also need to enroll in and pay for a QHP to complete the process for coverage. (Please note the deadlines listed above regarding QHP coverage effective dates.)
- **For those determined eligible for Medical Assistance or MinnesotaCare:** They do not need to go online to MNsure to choose a plan or make a payment. Instead, they will receive a packet regarding their coverage in the mail. For Medical Assistance, eligibility and coverage will begin the first day of the month of application for those determined eligible. For MinnesotaCare, January and February coverage will begin the first day of the month following the eligibility determination, and, for March, coverage will begin the first day of the month following the eligibility determination and the receipt of the premium. For people who are not required to pay a premium (American Indians, children under 21), coverage will begin the first day of the month following application.

Broker Resource Page- Please visit the new [Broker Resource page](#) to view important announcements, archived Broker Update communications, outreach materials and fact sheets. We will be adding additional content regularly so please save as a favorite to your browser and check back for updates.

Contact Center Updates

New Hours

Monday – Friday: 8:00 AM to 8:00 PM

Saturday: 9:00 AM to 4:30 PM

Broker email address: brokers@mnsure.org

1-855-366-7873, press 1-8-2 for the broker line